

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Praisner et al.	)	
Serial No.:	10/083,445	)	
Filing Date:	October 19, 2001	)	Confirmation No. 8322
		)	
Group Art Unit:	3628	)	
Examiner:	Jennifer Liversedge	)	
		)	
Attorney Docket:	WRKS:005	)	
		)	
Title:	DYNAMIC PAYMENT CARDS AND	)	
	RELATED MANAGEMENT SYSTEM AND	)	
	ASSOCIATED METHODS	)	

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE UNDER 37 C.F.R § 1.111**

Sir:

This paper is being filed in response to the office action mailed August 4, 2006, having a reply due date of November 6, 2006. Applicants hereby petition for a one (1) month extension to a date of December 4, 2006, and an appropriate fee is included herewith. The Applicants believe no additional fee is due at this time. Should Applicants be mistaken as to the fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application is respectfully requested in light of the amendments and remarks contained herein.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** begin on page 4 of this paper.

**Remarks/Argument** begin on page 17 of this paper.